

**In the Claims:**

Please cancel claim 13. A complete listing of the claims is listed below with proper claim identifiers.

**Listing of Claims:**

1. (Previously presented) A polymer formulation comprising a cationic polymer comprising the polymerization product of a mixture comprising cationic monomers and non-cationic monomers and a non-crosslinked co-binder polymer dispersed in the cationic polymer, wherein the cationic polymer is the continuous phase and the non-crosslinked co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt capable of forming complex anions in water in the presence of said cationic polymer and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

2. (Previously presented) A polymer formulation comprising a cationic polymer comprising the polymerization product of a mixture comprising cationic monomers and water insoluble, hydrophobic monomers and a non-crosslinked co-binder polymer dispersed in the cationic polymer, wherein the cationic polymer is the continuous phase and the non-crosslinked co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt capable of forming complex anions in water in the presence of said cationic polymer and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

3. (Previously presented) A polymer formulation comprising a cationic polymer and a co-binder dispersed therein, wherein said cationic polymer comprises the polymerization product of a mixture comprising cationic monomers and water insoluble, hydrophobic monomers, wherein the cationic polymer is the continuous phase and the

co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt capable of forming complex anions in water in the presence of said cationic polymer and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

4-5. (Cancelled)

6. (Withdrawn) A fibrous substrate comprising:

fibrous material; and

a binder composition for binding said fibrous material into an integral web, said binder composition comprising a triggerable cationic polymer and a co-binder polymer dispersed in the triggerable cationic polymer, wherein the binder composition is insoluble in an aqueous solution containing at least about 0.5 weight percent divalent metal salt capable of forming a complex anion; and thereafter the triggerable cationic polymer is soluble in water containing up to about 200 ppm of one or more mono or multivalent ions.

7. (Withdrawn) A fibrous substrate comprising:

fibrous material; and

a binder composition for binding said fibrous material into an integral web, said binder composition comprising a polymer of [2-(methacryloyloxy)ethyl] trimethyl ammonium chloride, n-butyl acrylate and 2-ethylhexyl acrylate; and a second polymer comprising a non-crosslinked poly(ethylene-vinyl acetate); wherein the binder composition is insoluble in an aqueous solution containing at least about 0.5 weight percent divalent metal salt capable of forming a complex anion; and thereafter the binder composition is soluble in water containing up to about 200 ppm of one or more mono or multivalent ions.

8. (Withdrawn) A wet wipe comprising:  
a fibrous material;  
a binder composition for binding said fibrous material into an integral web,  
said binder composition comprising a cationic polymer and a co-binder dispersed in said  
cationic polymer, and

a wetting composition containing at least about 0.5 weight percent of a  
divalent metal salt capable of forming a complex anion, whereby the binder composition  
is insoluble in the wetting composition; and thereafter the binder composition is soluble  
in water containing up to about 200 ppm of one or more mono or multivalent ions.

9. (Withdrawn) A method of making a wet wipe comprising:  
forming a web of fibrous material;  
applying a binder composition onto said web, wherein the binder  
composition comprises a triggerable cationic polymer and a co-binder dispersed in the  
triggerable cationic polymer; and

applying a wetting composition containing at least about 0.5 weight  
percent of divalent metal salt capable of forming a complex anion, whereby the binder  
composition is insoluble in the wetting composition; and thereafter the binder  
composition is soluble in water containing up to about 200 ppm of one or more mono or  
multivalent ions.

10. (Cancelled)

11. (Previously presented) The polymer formulation of Claim 1, wherein the  
cationic polymer comprises the polymerization product of a mixture comprising cationic  
monomers, water insoluble, hydrophobic monomers and hydrophilic monomers.

12. (Previously presented) The polymer formulation of Claim 1, wherein the  
cationic polymer comprises the polymerization product of a mixture comprising cationic  
monomers, water insoluble, hydrophobic monomers and water-soluble nonionic  
monomers.

13. (Cancelled)

14. (Previously presented) The polymer formulation of Claim 2, wherein the cationic polymer comprises the polymerization product of a mixture comprising cationic monomers, water insoluble, hydrophobic monomers and hydrophilic monomers or water-soluble nonionic monomers.

15. (Previously presented) The polymer formulation of Claim 3, wherein the cationic polymer comprises the polymerization product of a mixture comprising cationic monomers, water insoluble, hydrophobic monomers and hydrophilic monomers or water-soluble nonionic monomers.

16-17. (Cancelled)

18. (Previously presented) A polymer formulation comprising a cationic polymer comprising the polymerization product of a mixture comprising cationic monomers and non-cationic monomers and a non-crosslinked co-binder polymer dispersed in the cationic polymer, wherein the cationic polymer is the continuous phase and the non-crosslinked co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

19. (Previously presented) A polymer formulation comprising a cationic polymer comprising the polymerization product of a mixture comprising cationic monomers and water insoluble, hydrophobic monomers and a non-crosslinked co-binder polymer dispersed in the cationic polymer, wherein the cationic polymer is the continuous phase and the non-crosslinked co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

20. (Previously presented) A polymer formulation comprising a cationic polymer and a co-binder dispersed therein, wherein said cationic polymer comprises the polymerization product of a mixture comprising cationic monomers and water insoluble, hydrophobic monomers, wherein the cationic polymer is the continuous phase and the co-binder polymer is the discontinuous phase and wherein the polymer formulation is insoluble in aqueous solution containing at least about 0.5 weight percent divalent metal salt and the polymer formulation is dispersible in water containing up to about 200 ppm of one or more mono or multivalent ions.

21-22. (Cancelled)